

Certificate Number: 17082-PAE-DE-033971219

Bankruptcy Case Number: 19-17431



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 19, 2020, at 12:00 o'clock PM MST, MARITZA RAMIREZ completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 19, 2020 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director